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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3065

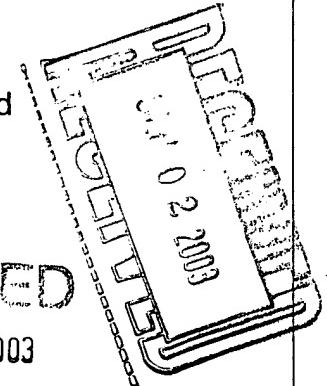
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Keira B. BARD et al.) Group Art Unit: 2161
Application No.: 09/880,777) Examiner: Unassigned
Filed: June 15, 2001)
For: SYSTEM AND METHODS FOR)
PROVIDING STARTER CREDIT)
CARD ACCOUNTS)
Commissioner for Patents)
P.O. Box 1450)
Alexandria, VA 22313-1450)
Sir:

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GROUP 3600



INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the document listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. A copy of the listed document is attached.

Applicants respectfully request that the Examiner consider the listed document and indicate it was considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law,

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Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

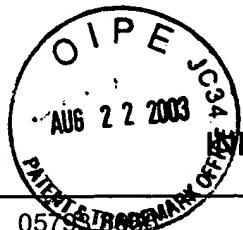
Dated: August 22, 2003

By: 

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OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION

Atty. Docket No. 05795	Appln. No. 09/880,777
Applicant Keira B. BARD et al.	
Filing Date June 15, 2001	Group: 2161

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
			RECEIVED			
			AUG 26 2003			
			GROUP 3600			

FOREIGN PATENT DOCUMENTS

	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

"Sears Tests Starter Card," Card Fax News Brief, Vol. 1997, n. 21, p. 1, January 28, 1997.

Examiner	Date Considered
*Examiner:	Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce